JACKSON COUNTY – 2024 BCBS NO CHANGE BENEFIT PLANS OVERVIEW

Blue Cross Blue Shield of Kansas City	HMO Plan Blue Care Network	PPO Plan Preferred-Care Blue Network	QHDHP HSA Plan Preferred-Care Blue Network	EPO Plan BlueSelect Plus Network	QHDHP HSA Plan + Spira Care BlueSelect Plus Network
	In-Network	In-Network	In-Network	In-Network	In-Network
Deductible Individual / Family	None	\$1,000 / \$2,000	\$3,200 / \$6,400	N/A	\$3,200 / \$6,400
Coinsurance (Member Pays)	N/A	20%	0%	0%	0%
Out-of-Pocket Maximum Individual / Family	\$3,500 / \$8,750	\$4,500 / \$9,000	\$3,200 / \$6,400	\$3,500/ \$8,750	\$3,200 / \$6,400
Office Visits Preventative Care Primary Care Physician / Specialist Diagnostic Lab / X-Ray Urgent Care Spira Care	Covered at 100% \$30 Copay \$60 Copay \$250 \$60 N/A	Covered at 100% \$30 Copay \$60 Copay Ded. then coin. \$60 N/A	Covered at 100% Deductible Deductible Deductible Deductible N/A	Covered at 100% \$30 Copay \$60 Copay \$250 \$60 N/A	Covered at 100% Deductible Deductible Deductible Deductible Deductible
Hospital Visits Inpatient Care (Facility / Physician) Outpatient Surgery Major Diagnostics & Imaging Emergency Room	\$400 per visit up to 5 \$400 per visit up to 5 \$250 \$300	Ded. then coin. Ded. then coin. Ded. then coin. \$250	Deductible Deductible Deductible Deductible	\$400 per visit up to 5 \$400 per visit up to 5 \$250 \$300	Deductible Deductible Deductible Deductible
Prescription Drug Tier 1 / 2 / 3	\$12 / 20% up to \$100 / 50% up to \$250	\$12 / 20% up to \$100 / 50% up to \$250	Deductible then 0%	\$12 / 20% up to \$100 / 50% up to \$250	Deductible then 0%
Copay Card Accumulator	Yes	Yes	Yes	Yes	Yes
Variable Copay Solution	Yes	Yes	No	Yes	No